

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:  
Hashim Syed and Nighat Syed,

Case No.: 22-17137

Judge: Vincent F. Papalia

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original ☒ Modified/Notice Required Date: July 5, 2023  
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: KJN Initial Debtor: HS Initial Co-Debtor: NS

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 100 per month to the Chapter 13 Trustee, starting on  
August 1, 2023 for approximately 48 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

Payments made for the first 11 months of th plan total approximately \$5,800.00

c. Use of real property to satisfy plan obligations:

☒ Sale of real property

Description: 54 Saw Mill Road, Kinnelon, New Jersey 07405

Proposed date for completion: August 4, 2023

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

- a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ as allowed by Court
DOMESTIC SUPPORT OBLIGATION	N/A	N/A
Debtor's Attorney	Administrative	as Ordered by the Court
IRS	11 U.S.C. section 507(a)	\$56,977.18
State of New Jersey	11 U.S.C. section 507(a)(8)	\$2,968-01

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:
- ☐ None
- ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
JP Morgard Chase	2020 Land Rover	\$74,887.00	filed proof of claim

**f. Secured Claims Unaffected by the Plan** ☐ **NONE**

The following secured claims are unaffected by the Plan:

State of New Jersey's Secured Claim in the approximate amount of \$20,692.13 will be paid outside the plan at the closign sale of debtor's residence.

AMWest Funbding Corp's Secured Claim in the approximate amount of \$810,000.00 will be paid outside the plan at the closign sale of debtor's residence..

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases** ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
BMW	\$0	Auto Lease	rejected	\$0

Part 7: Motions ☐ NONE

**NOTE:** All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).** ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Administrative Claims
- 3) Priority Claims
- 4) Secured Claims pending order/judgment of court; 5. Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 12/29/22.

<p>Explain below <b>why</b> the plan is being modified:</p> <p>No plan confirmed to date</p>	<p>Explain below <b>how</b> the plan is being modified:</p> <p>Debtor is now selling home</p>
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Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

Debtor to file Adversary Proceeding to avoid judgment lien of Sola Realty, LLC, pursuant to Order of Court allowing Debtor to use 11 U.S.C. section 544 and pursuant to 11 U.S.C. section 547.

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: July 5, 2023

/s/ Hasham Syed  
Debtor

Date: July 5, 2023

/s/ Nighat Syed  
Joint Debtor

Date: July 5, 2023

/s/ Karl J. Norgaard  
Attorney for Debtor(s)

In re:  
Hasham R. Syed  
Nighat A. Syed  
Debtors

Case No. 22-17137-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jul 18, 2023

User: admin  
Form ID: pdf901

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Total Noticed: 80

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Hasham R. Syed, Nighat A. Syed, 54 Saw Mill Road, Kinnelon, NJ 07405-3228
cr	+ Amzad Mursalim, 245 4th Street, Building 2, Passaic, NJ 07055, UNITED STATES 07055-7840
r	+ Scott Cowan, Scott Cowan, Keller Williams Town Life, 25 Washington Street, Suite 230, Tenafly, NJ 07670-2027
cr	+ Sola Realty LLC, c/o Shapiro, Croland, Reiser Apfel & Di, 411 Hackensack Avenue, 6th Floor, Hackensack, NJ 07601 UNITED STATES 07601-6328
519805873	Ali Hashmi, 20495 Cherrystone Pl, Ashburn, VA 20147-3765
519700448	Ali Hashmi/MUJTABA, 24 Pinecrest Rd, Jersey City, NJ 07305-1223
519765673	AmWest Funding Corp., 6 Pointe Strive Ste 300, Brea, CA 92821
519700451	Amwest Funding Corp., 6 Pointe Dr Ste 300, Brea, CA 92821-6323
519805874	Amzad Mursalim aka Zara Stitching LLC, 245 4th St Ste 1, Passaic, NJ 07055-7840
519700452	+ Amzad Mursalim aka Zara Stitching LLC, 245 4th St Bldg 2ND, Passaic, NJ 07055-7840
519700454	Bennett Wain c/oChristopher Musmanno, Esq, 165 E Main St, Denville, NJ 07834-2618
519700455	+ Black to Green LLC, 50 Hilton St, Easton, PA 18042-7331
519770958	CL 45 MW Loan, c/o Saldutti Law Group, 800 Kings Hwy N Ste 300, Cherry Hill, NJ 08034-1511
519700459	Celentano Stadmauer & Walentowicz LLP, 1035 US Highway 46 Ste B208, Clifton, NJ 07013-2469
519864493	+ Cushner & Associates, P.C., 399 Knollwood Rd, Suite 205, White Plains, NY 10603-1916
519700467	First Business Specialty Finance LLC, c/o Josh Kopp, Esq., 10 E Doty St Ste 900, Madison, WI 53703-3390
519851477	Hassan Syed, 54 Saw Mill Rd., Kinnelon, NJ 07405-3228
519700471	JP Morgan Chase Ban, 300 N Walnut St Fl 9, Wilmington, DE 19801-3973
519700472	LVNV Funding LLC, PO Box 98875, Las Vegas, NV 89193-8875
519716684	+ MMG Investments III, LLC, Department 7740, PO Box 4110, Woburn, MA 01888-4110
519700473	+ McNeas Wallace & Nurick LLC, 100 Pine St, Harrisburg, PA 17101-1288
519700476	PRL USA Holdings, c/o Blakely Law Group, 1334 Park View Ave Ste 280, Manhattan Beach, CA 90266-3752
519700477	Provident Bank, PO Box 1001, Iselin, NJ 08830-1001
519805876	SBA-EIDL Loan, 409 3rd St SW, Washington, DC 20024-3212
519700480	Sola Realty LLC c/o Shapiro, et al, Continental Plaza II, 411 Hackensack Ave Fl 6, Hackensack, NJ 07601-6328
519700481	St. Clare's Health, 25 Pocono Rd, Denville, NJ 07834-2954
519700482	State of New Jersey, Division of Taxation Compliance Activity, PO Box 245, Trenton, NJ 08695-0245
519700486	Todd Cushner & Associates, 399 Knollwood Rd Ste 205, White Plains, NY 10603-1916
519706933	+ U.S. Bank National Association dba Elavon, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
519700488	Velocity Investments, LLC, 222 N La Salle St, Chicago, IL 60601-1003
519700780	Zeshan Syed, 54 Saw Mill Rd, Kinnelon, NJ 07405-3228

TOTAL: 31

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 18 2023 21:05:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

District/off: 0312-2

User: admin

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smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 18 2023 21:05:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 18 2023 21:14:17	Ally Bank, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 18 2023 21:04:01	BMW FINANCIAL SERVICES NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
cr	+ Email/Text: rmcdownell@slgcollect.com	Jul 18 2023 21:04:00	MMG Investments III, LLC as assignee of CL45 MW Lo, c/o Saldutti Law Group, 1040 North Kings Highway, Suite 100, Cherry Hill, NJ 08034-1925
cr	+ Email/PDF: gecsedl@recoverycorp.com	Jul 18 2023 21:14:17	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519702978	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 18 2023 21:04:02	Ally Bank Lease Trust - Assignor to Vehi, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519763378	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 18 2023 21:02:28	Ally Bank Lease Trust c/o AIS Portfolio Services,, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519700449	Email/Text: ally@ebn.phinsolutions.com	Jul 18 2023 21:04:00	Ally Financial, PO Box 380902, Bloomington, MN 55438-0902
519700450	Email/PDF: bncnotices@becket-lee.com	Jul 18 2023 21:14:21	American Express, PO Box 981537, El Paso, TX 79998-1537
519744303	Email/PDF: bncnotices@becket-lee.com	Jul 18 2023 21:14:17	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519700453	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jul 18 2023 21:04:00	Apple Card-GS Bank USA, PO Box 7247, Philadelphia, PA 19170-0001
519700457	Email/PDF: acg.bmw.ebn@aisinfo.com	Jul 18 2023 21:14:17	BMW Financial Services, PO Box 3608, Dublin, OH 43016-0306
519700456	Email/PDF: acg.bmw.ebn@aisinfo.com	Jul 18 2023 21:03:10	BMW Financial Services, 5550 Britton Pkwy, Hilliard, OH 43026-7456
519818528	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 18 2023 21:14:17	BMW Financial Services NA, LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519711628	Email/Text: creditcardbkcorrespondence@bofa.com	Jul 18 2023 21:04:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
519700458	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 18 2023 21:04:02	CBNA/Best Buy, PO Box 6497, Sioux Falls, SD 57117-6497
519700463	^ MEBN	Jul 18 2023 20:59:33	CMRE Financial Services Inc., PO Box 54028, Los Angeles, CA 90054-0028
519700465	Email/Text: correspondence@credit-control.com	Jul 18 2023 21:04:00	Credit Control LLC, 3300 Rider Trl S Ste 500, Earth City, MO 63045-1338
519762205	+ Email/Text: attorneys@mkslaw.net	Jul 18 2023 21:04:00	Charles M. Forman, Chapter 7 Trustee of Prestige, c/o Mellinger Kartzman LLC, Attn: Steven A. Jayson, Esq., 101 Gibraltar Drive, Suite 2F, Morris Plains, New Jersey 07950-1287
519700460	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 18 2023 21:14:22	Citi Cards/Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
519700461	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 18 2023 21:02:29	Citibank NA, PO Box 6181, Sioux Falls, SD 57117-6181
519700462	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 18 2023 21:03:18	Citibank NA/Costco, PO Box 9001037, Louisville, KY 40290-1037

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519700464	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 18 2023 21:05:00	Comenity Bank/BJ's Club, PO Box 182120, Columbus, OH 43218-2120
519700466	Email/PDF: creditonebknottifications@resurgent.com	Jul 18 2023 21:02:28	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
519700468	Email/Text: Atlanticus@ebn.phinsolutions.com	Jul 18 2023 21:04:00	Home Depot, PO Box 105555, Atlanta, GA 30348-5555
519700469	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 18 2023 21:05:00	IRS - Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
519771887	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 18 2023 21:03:05	JP Morgan Chase Bank, PO Box 182055, Columbus, OH 43218-2055
519725450	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 18 2023 21:14:35	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix, AZ 85038-9505
519728004	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jul 18 2023 21:04:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519705274	+ Email/PDF: resurgentbknottifications@resurgent.com	Jul 18 2023 21:03:58	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10497, Greenville, SC 29603-0497
519700474	^ MEBN	Jul 18 2023 20:59:17	Mercantile Adjustment Bureau LLC, 165 Lawrence Bell Dr Ste 100, Williamsville, NY 14221-7900
519700475	Email/Text: M74banko@mercedes-benz.com	Jul 18 2023 21:04:00	Mercedes Benz Financial Services LLC, PO Box 685, Roanoke, TX 76262-0685
519713492	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 18 2023 21:05:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519751459	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 18 2023 21:03:12	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
519705267	Email/PDF: resurgentbknottifications@resurgent.com	Jul 18 2023 21:03:13	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519715130	Email/Text: bnc-quantum@quantum3group.com	Jul 18 2023 21:05:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
519758252	Email/Text: bnc-quantum@quantum3group.com	Jul 18 2023 21:05:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
519700478	Email/PDF: resurgentbknottifications@resurgent.com	Jul 18 2023 21:03:54	Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269
519700479	Email/Text: ecourts.col_efilings@fkslaw.com	Jul 18 2023 21:04:00	Sears, c/o Fein Such Kahn & Shepard, 7 Century Dr Ste 201, Parsippany, NJ 07054-4609
519701203	+ Email/PDF: gecsed@recoverycorp.com	Jul 18 2023 21:02:28	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519700483	Email/PDF: gecsed@recoverycorp.com	Jul 18 2023 21:03:10	Synchrony Bank/VENMO, PO Box 960061, Orlando, FL 32896-0061
519700484	^ MEBN	Jul 18 2023 20:59:14	Synergetic Communication, Inc., 5450 NW Central Dr Ste 220, Houston, TX 77092-2061
519700485	Email/Text: Atlanticus@ebn.phinsolutions.com	Jul 18 2023 21:04:00	TBOM ATLS Fortiva THD, PO Box 10555, Atlanta, GA 30310-0555
519759138	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jul 18 2023 21:04:00	The Bank of Missouri dba Fortiva, PO Box 105555, Atlanta, GA 30348-5555
519767873	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jul 18 2023 21:05:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis MO

District/off: 0312-2  
Date Rcvd: Jul 18, 2023

User: admin  
Form ID: pdf901

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Total Noticed: 80

519700487	Email/Text: BAN5620@UCBINC.COM	63166-0108
	Jul 18 2023 21:04:00	United Collection Bureau, 5620 Southwyck Blvd Ste 206, Toledo, OH 43614-1501
519754045	+ Email/PDF: ebn_ais@aisinfo.com	
	Jul 18 2023 21:14:17	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519700489	Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	
	Jul 18 2023 21:04:00	Verizon, PO Box 408, Newark, NJ 07101-0408
TOTAL: 49		

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519771889		Fein Such Kahn & Shepard, PC
519744305	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519744307	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519700470	*	IRS-Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
519805875	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court; JP Morgan Chase Bank, PO Box 182055, Columbus, OH 43218-2055
519770959	##	Saldutti Law Group, 800 Kings Hwy N Ste 300, Cherry Hill, NJ 08034-1511

TOTAL: 1 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2023 Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2023 at the address(es) listed below:

Name	Email Address
David L. Stevens	on behalf of Creditor Amzad Mursalim dstevens@scura.com ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;rshah@scura.com;jromero@scura.com;sduarte@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com
Denise E. Carlon	on behalf of Creditor AmWest Funding Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John P. Di Iorio	on behalf of Creditor Sola Realty LLC jdiiorio@shapiro-croland.com
Judah B Loewenstein	on behalf of Creditor Charles M. Forman as Ch. 7 Trustee for Prestige America Mfg Corp. jloewenstein@msklaw.net, sjayson@msklaw.net;pmasiello@msklaw.net;donnaz@msklaw.net
Karl J. Norgaard	on behalf of Joint Debtor Nighat A. Syed knorgaard@norgaardfirm.com sferreira@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com
Karl J. Norgaard	on behalf of Debtor Hasham R. Syed knorgaard@norgaardfirm.com sferreira@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com

District/off: 0312-2

User: admin

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Date Rcvd: Jul 18, 2023

Form ID: pdf901

Total Noticed: 80

Marie-Ann Greenberg

magecf@magtrustee.com

Rebecca K. McDowell

on behalf of Creditor MMG Investments III LLC as assignee of CL45 MW Loan 1, LLC rmcdowell@slgcollect.com,  
anovoa@slgcollect.com

Steven A. Jayson

on behalf of Creditor Charles M. Forman as Ch. 7 Trustee for Prestige America Mfg Corp. sjayson@msklaw.net,  
jloewenstein@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10